



Mortality Coverages

AEIG's full mortality policy provides coverage for death as a result of an injury, illness, or humane destruction, and includes loss or death as a result of theft. Coverage territory includes the contiguous U.S.A. and Canada.

AEIG's Full Mortality policies also include:

- **Colic Surgery Coverage** of up to \$3,000 or 60% of horse's insured value, whichever is less, including aftercare.
- **Agreed Value** – if the value of the horse at any time during the policy period was equal to the limit of liability, the insured will be paid that amount.
- **Guaranteed Extension Coverage** – in the event of a condition occurring and reported during the policy period, mortality coverage for that condition will automatically continue *for up to 12 months* from the expiration date.

The coverages below are optional and may be added to a mortality policy, pending company review and approval. Medical/Surgical coverages are available for horses aged 31 days-20 years.

Equine Medical and Surgical (EMS) – Annual limits of \$7,500, \$10,000 or \$15,000 with a \$400 deductible. Premium is \$425, \$525 or \$625 per horse, respectively. Coverage is provided for the cost of medical and surgical procedures as a result of an accident, injury, illness or disease. There is a \$2,500 sub-limit per claim for lameness treatment and a \$2,500 sub-limit per claim for diagnostic tests. The aggregate for each sub-limit is \$4,000. The extension period is 90 days past policy expiration for claims reported during the policy period. **The insured value of the horse must be equal to or greater than the EMS limit selected.**

Catastrophic Accident and Illness (Cat Med) – \$5,000 annual limit, \$375 deductible. Premium is \$300 per horse. Coverage is available for medical or surgical colic and medical or surgical treatments for illness or accidental, external, and violent injury, such as lacerations. Treatment for wide range of issues such as viral and/or bacterial illness, eye injuries and lameness arising from laminitis is covered. There is no coverage for gastric ulcer treatment or lameness. The extension period is 60 days past policy expiration for claims reported during the policy period. This coverage is available to horses of any value.

Zero Deductible Surgical – \$5,000 annual limit. Premium is \$150 per horse. Coverage is provided for the cost of surgery performed under general anesthesia plus aftercare medical fees for up to 30 days equal to the cost of the surgery. The extension period is 30 days past policy expiration for claims reported during the policy period. This coverage is available to horses of any value. Surgical coverage may be stacked with any EMS limit or with Cat Med; however, the value of the horse must be equal to or greater than the stacked Medical/Surgical or Catastrophic Accident and Illness limit plus Zero Deductible Surgical limit.

Third Party Liability – Annual aggregate limit of \$25,000. Premium is \$25 per horse and is fully earned. Coverage is provided in the event the insured horse causes bodily injury or property damage to a third party during the policy period. The policy will defend and pay claims made against the insured for which the insured is legally liable. *This coverage is not available in Montana and Vermont.*

Territorial Limits Including Transit – Coverage extends all mortality coverages (*except Third Party Liability*) while transporting to, from and while staying in approved countries outside the contiguous United States and Canada. Premium for Territorial Limits Including Transit coverage is rated at 0.5% one-way, 1.0% for annual coverage, and is fully earned. Prior notification and underwriting approval of travel must be given. There is no binding authority for this coverage.

Stallion Infertility for AS&D – Coverage is provided in the event a proven stallion becomes permanently incapable of settling mares in foal as a result of an Accident, Sickness, or Disease. Pays up to 100% of the limit of liability. Premium is charged at a rate of 0.5% of the insured value. Coverage is not available to stallions prior to or in their first breeding season or for inactive stallions. There is no binding authority for this coverage.

External Injury Loss of Use – Coverage is provided in the event the insured horse becomes totally and permanently unfit for its insured use as a result of a visible, external, accidental and violent means injury. Pays up to 50% of the limit of liability. Available for horses ages 2-20 years, for select uses only. The horse is required to have EMS or Cat Med coverage. There is no binding authority for this coverage.

Full Loss of Use – Coverage is provided in the event the insured horse suffers an illness or injury, and as a result becomes totally and permanently unfit for its insured use. Pays up to 50% of the limit of liability. Available for horses ages 2-12 years, for select uses only. The horse is required to have EMS coverage and the Full Loss of Use Vet Certificate. There is no binding authority for this coverage.

Named Perils – Named Perils coverage is available to any age horse. Full mortality coverage has a maximum age limit of 20 years, so usually perils coverage is requested on horses 21 years and older. There is a \$100 minimum policy premium for perils coverage. The only additional coverage allowed for perils horses is Third Party Liability. No medical, loss of use, or other coverage can be added.